

### REMARKS

In response to the Office Action mailed March 4, 2004, Applicants respectfully request reconsideration based on the above claim amendments and the following remarks. Applicants respectfully submit that the claims as presented are in condition for allowance.

Claims 1-13 and 15-30 were pending. Applicants have amended claims 15-18 to overcome the objection of informalities. For the reasons stated below, Applicants respectfully submit that all claims pending in this application are in condition for allowance.

In the Office Action, claim 15-18 were objected to for improper dependencies. Claims 1-4, 6-13, 15-17, 19-20, and 23-24 were rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent No. 5,023,373 to Keyser et al ("Keyser") in view of U.S. Patent No. 5,692,157 to Williams ("Williams"). Claims 27-30 were rejected under 35 U.S.C. 103(a) as being anticipated by U.S. Patent No. 5,553,304 to Lipner et al. ("Lipner") in view of Williams. Dependent claims 21 and 22 were rejected under 35 U.S.C. 103(a) over Keyser in view of Williams, and further in view of U.S. Patent No. 5,345,586 to Hamala et al. ("Hamala"). Claims 5 and claims 18 under 35 U.S.C. 103(a) over Keyser in view of Williams, and further in view of U.S. Patent No. 5,826,268 to Schaefer ("Schaefer"). Finally, claims 25 and 26 were rejected under 35 U.S.C. 103(a) over Keyser in view of Williams, and further in view of U.S. Patent No. 6,356,909 to Spencer et al. ("Spencer"). As described below, the pending claims are patentable over the prior art.

To establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the

knowledge generally available to one of ordinary skill in the art to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success.

Finally, the prior art cited must teach or suggest all the claim limitations. See M.P.E.P §2143.

Without conceding the first and second criteria, Applicants submit that cited combination do not teach or suggest each and every elements of the claims.

Keyser describes a portable personal banking system comprising a host computer and at least one portable terminal among a variety of terminals including automatic teller machines and personal computers. The portable terminal provides a range of banking services over an automatically dialed-up telephone connection to the host bank computer. As admitted by the Examiner, Keyser fails to teach or suggest, as recited in claims 1, 10, and 19, the a main office retains at least one access rule and/or data rule and is in communication with a remote office and the remote office receives the at least one access rule and/or data rule from the main office. Further, Keyser fails to teach or suggest, as recited in claims 1, 10, and 10, that the remote office communicates with the main office in conformity with the at least one access rule and/or data rule received from the main office, that the at least one access rule and/or data rule comprises a formatting standard rule used by the main office, and that the formatting standard rule is sent to a remote office before the remote office sends data to the main office such that the is first correctly formatted to be compatible with a format used by the main office.

Williams describes a method in a computer system for transferring data between a client application (i.e., a remote office) and a server application (i.e., a main office). In Williams, the server application registers a registration database formats for receiving and for sending data. To

send data to the server application, the client application retrieves and selects from the registration database a data format that the server application supports for receiving data and sends data to the server application in the selected data format. See Abstract and col. 13, lines 41-51. Apparently, according to Williams, it is the "client application" (i.e., remote office) rather than the "server application" (i.e., main office) that selects a format supported by the server application. Accordingly, Williams fails to teach or suggest that "the formatting standard rule is sent to the remote office before the remote office sends entered data to the main office such that the entered data is first correctly formatted to be compatible with a format used by the main office," as recited in claim 1 and similarly in claims 10 and 19.

In view of forgoing, both of Keyser and Williams, when taken singly or in any combination thereof, fails to teach or suggest at least the "formatting standard rule" of claim 1 and similarly in claims 10 and 19. Applicants thus believe that it would not have been obvious for one skilled in art to combine the formatting method of Williams into the banking system of Keyser to achieve the method and system of independent claims 1, 10, and 19. Therefore, Applicants submit that independent claims 1, 10, and 19 and their dependent claims 2-4, 6-9, 11-13, 15-17, 20, and 23-24 are patentable over Keyser in view of Williams and the rejections of these claims under 35 U.S.C. 103 (a) should be withdrawn.

Lipner describes a method for monitoring the operation of a nuclear power facility by generating a composite equation from a relational database which at execution time represents paper procedure. As admitted by the Examiner, Lipner fails to teach or suggest a main office retaining access rules and data rules and being in communication with at least one remote office,

the access rule comprising a formatting standard rule, and the formatting standard rule being sent to the remote office before data transmission, as recited in independent claim 27. In addition to the above omissions, Applicants further submit that Lipner fails to teach or suggest that a data element, a first operator and the second operator are all stored on the database. That is, Linper not store operator elements along with data element in one database.

To support the rejection of claim 27, the Examiner asserted that Williams discloses the "formatting rule.". As described above, however, in Williams, it is the "client application" that retrieves and selects from a database a data format that is supported by the server application.

That is, Williams fails to teach or suggest the "formatting rule" features of claim 27.

Accordingly, Applicants respectfully submit that it would not have been obvious for one skilled in the art to achieve the method of independent claim 27 by combining the formatting method of Williams to Keyser. Accordingly, Applicants respectfully submit that independent claim 27 is patentable over Lipner in view of Williams. Applicants further respectfully submit that dependent claims 28-30 should be patentable at least due to their dependencies from independent claim 27.

Regarding to the rejections of claims 5, 18, 21, 22, 24, 25, and 26 under 35 U.S.C. 103(a), Applicants respectfully submit that these claims should be patentable at least due to their dependencies from independent claims 1, 10 and 19.

In view of the foregoing all of the claims in this case are believed to be in condition for allowance. Should the Examiner have any questions or determine that any further action is

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desirable to place this application in even better condition for issue, the Examiner is encouraged to telephone Applicants' undersigned representative at the number listed below.

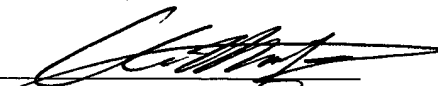
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Respectfully submitted,

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